

Mark E. Klein (MK-5145)  
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Attorneys for Defendants

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

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TERWIN WAREHOUSE MANAGEMENT	:	07 Civ. 5632 (LTS)
LLC, as Program Administrator for and	:	
Assignee of TERWIN MORTGAGE	:	
WAREHOUSE TRUST II, SERIES XVI, and	:	
TERWIN ADVISORS LLC,	:	<b>DEFENDANTS' RULE 7.1</b>
	:	<b><u>DISCLOSURE STATEMENT</u></b>
Plaintiffs,	:	

-against-	:
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SPECTRUM FINANCIAL GROUP, INC.,	:
JERRY CRAIG, SR. and	:
JERRY CRAIG, JR.,	:
Defendants.	:

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Pursuant to Rule 7.1 of the Federal Rules of Civil Procedure, the undersigned counsel of record for defendant, Spectrum Financial Group, Inc., hereby certifies that there is no parent corporation or publicly-held corporation which owns 10% or more of its stock.

Dated: New York, New York  
August 6, 2007

**INGRAM YUZEK GAINEN CARROLL  
& BERTOLOTTI, LLP**

By: 

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